

## Insurance Policy Terms

### Coverage Choices

Below are some general descriptions of insurance coverage. Please consult your policy for terms, conditions, and limits of your own insurance coverage or the coverage being offered.

#### Automobile Insurance

**BIPD (Liability):** One of the most important types of coverage in your auto policy is bodily injury and property damage liability coverage. This coverage compensates people who claim that they were injured or suffered property damage because of the ownership, maintenance, or use of your insured auto, up to a limit that you choose.

**Uninsured/Underinsured Motorist:** This coverage compensates you, members of your household, and your passengers, up to a limit that you select, for bodily injury from an accident with a motorist who has no insurance or is underinsured. Uninsured Motorist protection can also compensate you if you're injured by a hit and run driver or if you're injured as a pedestrian.

**Medical:** This coverage pays reasonable and necessary medical bills and funeral expenses, up to a limit you select, for you or a passenger injured while riding in your vehicle. Coverage also extends to you or a family member when riding as a passenger in someone else's vehicle or when struck by a vehicle as a pedestrian.

**Comprehensive & Collision (material damage):** Comprehensive coverage compensates you for damage to your vehicle from fire, theft, falling objects, riots, storms, earthquakes, floods, collision with a bird or animal and other natural occurrences. Collision coverage

256 compensates you for damage to your vehicle that results from a collision with another  
259 vehicle or object.

274 **Collision Plus / Loss of Use:** This coverage is designed to assist you with expenses you  
288 may incur in excess of the deductible resulting from a Collision and/or Comprehensive  
289 loss.

303 **Towing and Roadside Service:** When you or your loved ones are stranded because your  
318 car will not operate and you need help, our dispatch service will send the nearest  
336 professional to you - 24 hours a day, 365 days a year. And with the sign and go feature  
353 found in your insurance coverage, you may not need a credit card or check to get the help  
354 you need.

### 356 **Home Insurance**

368 **Dwelling:** Your homeowners insurance gives you options so you can choose the  
383 coverage you want. Your house is covered for many types and causes of loss, subject to  
395 common exclusions including, but not limited to, wear and tear, earth movement,  
401 earthquake, mold, flood and nuclear hazard.

410 **Personal Property:** Homeowners insurance covers many household items and personal  
423 belongings. You may think your furniture, clothing, DVR, TV and laptop aren't worth a  
435 lot but the value of those items adds up fast.

447 **Separate Structures:** Separate structures on your property (such as detached garage or  
464 tool shed) other than those used for business purposes are covered up to 10% of the  
476 coverage limit on your house. Higher limits are available for additional premium.

494 **Loss of Use:** If you can't live in your house after a covered loss, we reimburse you for  
511 many of the increased costs of living in hotels, meals, etc., up to the applicable limit of  
520 insurance and for up to the time period specified.

533 **Personal Liability:** Pays when you're legally liable for someone else's bodily injury or  
545 property damage resulting from an accident or negligent acts by you or household  
558 members - on or off premises. This also includes the acts of your pets.

574 **Guest Medical:** Pays medical costs, up to the limit selected by you, for guests who are  
583 injured at your residence, regardless of your legal liability.

### 585 **Umbrella Insurance**

600 This coverage provides you with higher limits, selected by you, for the types of liability  
612 coverage you already have. The Umbrella policy also provides coverage under certain  
620 circumstances for liability not covered by underlying insurance.

### 622 **Life Insurance**

633 Life insurance can help supplement your retirement income, fund your children's  
647 education, or financially provide for your loved ones after you die. Your insurance agent  
662 can help you develop a Life Insurance program that meets your needs and fits your  
663 budget.